

Won Jae Yi  
2565 Telegraph Avenue  
Berkeley, CA 94704  
Defendant in Pro Per  
Tel)510-848-4221

**UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA**

WELLS FARGO BANK, N.A. as  
TRUSTEE for the CLARA POPPI  
TRUST.

**Plaintiff.**

VS.

KENNETH G. RENZ; JACKSOON R.  
DENNISON; WILEY UMSTEAD;  
KAZUKO UMSTEAD; WON JAE YI aka  
MICHAEL YI; NAN Y. PARK; GUAN  
HUANG; YING ZHANG and SUI SONG,

## Defendants

Case No. CV 08 2561

**DEFENDANT WON JAE YI'S  
ANSWER TO FIRST AMENDED  
COMPLAINT**

Defendant Won Jae Yi (“Yi”) for himself only, answers the First Amended Complaint of Plaintiff Wells Fargo Bank (“Plaintiff”) as follows:

## JURISDICTION, VENUE AND INTRADISTRICT ASSIGNMENT

1. Answering Paragraph 1, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

2. Answering Paragraph 2, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

## Defendant Yi's Answer to Plaintiff Wells Fargo Bank

3. Answering Paragraph 3, Yi admits that this court has jurisdiction of this action pursuant to 28 USC Section 1331. Yi admits that venue is proper in this court pursuant to 28 USC 1391(b).

## THE PARTIES

4. Answering Paragraph 4, Yi admits the allegations therein contained.

5. Answering Paragraph 5, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

6. Answering Paragraph 6, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

7. Answering Paragraph 7, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

8. Answering Paragraph 8, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every

9. Answering Paragraph 9, Yi admits allegation therein contained.

10. Answering Paragraph 10, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

11. Answering Paragraph 11, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

12. Answering Paragraph 12, Yi alleges that he lacks sufficient

1 information to form a belief as to the truth of the allegations contained therein and on that basis  
2 denies each and every allegation therein contained.

3 13. Answering Paragraph 13, Yi alleges that he lacks sufficient information to form a  
4 belief as to the truth of the allegations contained therein and on that basis denies each and every  
5 allegation therein contained.

6 GENERAL ALLEGATIONS

7 14. Answering Paragraph 14, Yi alleges that he lacks sufficient information to form  
8 a belief as to the truth of the allegations contained therein and on that basis denies each and  
9 every allegation therein contained.

10 15. Answering Paragraph 15, Yi alleges that he lacks sufficient information to form  
11 a belief as to the truth of the allegations contained therein and on that basis denies each and  
12 every allegation therein contained.

13 16. Answering Paragraph 16, Yi admits the allegation therein contained.

14 17. Answering Paragraph 17, Yi alleges that he lacks sufficient information to form  
15 a belief as to the truth of the allegations contained therein and on that basis denies each and  
16 every allegation therein contained.

17 18. Answering Paragraph 18, Yi alleges that he lacks sufficient information to form  
18 a belief as to the truth of the allegations contained therein and on that basis denies each and  
19 every allegation therein contained.

20 19. Answering Paragraph 19, Yi alleges that he lacks sufficient information to form  
21 a belief as to the truth of the allegations contained therein and on that basis denies each and  
22 every allegation therein contained.

23 20.

24 21. Answering Paragraph 20, Yi alleges that he lacks sufficient information to form a belief

as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

21. Answering Paragraph 21, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

## FIRST CLAIM FOR RELIEF

22. Yi repleads and incorporates by reference, as if fully set forth again herein, the answers contained in Paragraph 1 through 21 of this Answer, and incorporates them herein as if separately replied.

23. Answering Paragraph 23, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

24. Answering Paragraph 24, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

25. Answering Paragraph 25, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

26. Answering Paragraph 26, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

27. Answering Paragraph 27, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every

allegation therein contained.

28. Answering Paragraph 28, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

29. Answering Paragraph 29, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

30. Answering Paragraph 30, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

31. Answering Paragraph 31, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

#### SECOND CLAIM FOR RELIEF

32. Yi repleads and incorporates by reference, as if fully set forth again herein, the answers contained in Paragraph 1 through 31 of this Answer, and incorporates them herein as if separately replied.

33. Answering Paragraph 33, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

34. Answering Paragraph 34, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

35. Answering Paragraph 35, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

1 lief as to the truth of the allegations contained therein and on that basis denies each and every  
2 allegation therein contained.

3 THIRD CLAIM FOR RELIEF

4 36. Yi repleads and incorporates by reference, as if fully set forth again herein, the answ  
5 ers contained in Paragraph 1 through 35 of this Answer, and incorporates them herein as if sepa  
6 rately replied.

7 37. Answering Paragraph 37, Yi alleges that he lacks sufficient information to form  
8 a belief as to the truth of the allegations contained therein and on that basis denies each and  
9 every allegation therein contained.

10 38. Answering Paragraph 38, Yi alleges that he lacks sufficient information to form a be  
11 lief as to the truth of the allegations contained therein and on that basis denies each and  
12 every allegation therein contained.

13 39. Answering Paragraph 39, Yi alleges that he lacks sufficient information to form a be  
14 lief as to the truth of the allegations contained therein and on that basis denies each and  
15 every allegation therein contained.

16 40. Answering Paragraph 40, Yi alleges that he lacks sufficient information to form a be  
17 lief as to the truth of the allegations contained therein and on that basis denies each and  
18 every allegation therein contained.

19 FOURTH CLAIM FOR RELIEF

20 41. Yi repleads and incorporates by reference, as if fully set forth again herein, the answ  
21 ers contained in Paragraph 1 through 35 of this Answer, and incorporates them herein as if sepa  
22 rately replied.

23 42. Answering Paragraph 42, Yi alleges that he lacks sufficient information to form a be  
24 lief as to the truth of the allegations contained therein and on that basis denies each and  
25

every allegation therein contained.

43. Answering Paragraph 43, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

44. Answering Paragraph 44, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

#### FIFTH CLAIM FOR RELIEF

45. Yi repleads and incorporates by reference, as if fully set forth again herein, the answers contained in Paragraph 1 through 44 of this Answer, and incorporates them herein as if separately replied.

46. Answering Paragraph 46, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

#### SIXTH CLAIM FOR RELIEF

47. Yi repleads and incorporates by reference, as if fully set forth again herein, the answers contained in Paragraph 1 through 44 of this Answer, and incorporates them herein as if separately replied.

48. Answering Paragraph 48, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

49. Answering Paragraph 49, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

50. Answering Paragraph 50, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

51. Answering Paragraph 46, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

## SEVENTH CLAIM FOR RELIEF

52. Yi repleads and incorporates by reference, as if fully set forth again herein, the answers contained in Paragraph 1 through 44 of this Answer, and incorporates them herein as if separately replied.

53. Answering Paragraph 53, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

54 . Answering Paragraph 54, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained

55 . Answering Paragraph 55, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained

56 . Answering Paragraph 56, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

EIGHTH CLAIM FOR RELIEF

57. Yi repleads and incorporates by reference, as if fully set forth again herein, the  
Defendant Yi's Answer to Plaintiff Wells Fargo Bank

1 answers contained in Paragraph 1 through 44 of this Answer, and incorporates them herein as if  
2 separately replied.

3 58. Answering Paragraph 58, Yi alleges that he lacks sufficient information to form a  
4 belief as to the truth of the allegations contained therein and on that basis denies each and  
5 every allegation therein contained.

6 59. Answering Paragraph 59, Yi alleges that he lacks sufficient information to form a  
7 belief as to the truth of the allegations contained therein and on that basis denies each and  
8 every allegation therein contained.

9 NINTH CLAIM FOR RELIEF

10 60. . Yi repleads and incorporates by reference, as if fully set forth again herein, the  
11 answers contained in Paragraph 1 through 44 of this Answer, and incorporates them herein as i  
12 f separately replied.

13 61. Answering Paragraph 61, Yi alleges that he lacks sufficient information to form a  
14 belief as to the truth of the allegations contained therein and on that basis denies each and  
15 every allegation therein contained.

16 62. Answering Paragraph 62, Yi alleges that he lacks sufficient information to form a  
17 belief as to the truth of the allegations contained therein and on that basis denies each and  
18 every allegation therein contained.

19 63. Answering Paragraph 63, Yi alleges that he lacks sufficient information to form a  
20 belief as to the truth of the allegations contained therein and on that basis denies each and  
21 every allegation therein contained.

22 TENTH CLAIM FOR RELIEF

23 64. Yi repleads and incorporates by reference, as if fully set forth again herein, the answe  
24 rs contained in Paragraph 1 through 44 of this Answer, and incorporates them herein as if sepa  
25  
26  
27  
28

rately replied.

65. Answering Paragraph 65, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

66. Answering Paragraph 63, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

## ELEVENTH CLAIM FOR RELIEF

67. Yi repleads and incorporates by reference, as if fully set forth again herein, the answers contained in Paragraph 1 through 44 of this Answer, and incorporates them herein as if separately replied.

68. Answering Paragraph 68, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

69. Answering Paragraph 69, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

70. Answering Paragraph 70, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

71. Answering Paragraph 71, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

<sup>72</sup> Answering Paragraph 72. Yi alleges that he lacks sufficient information to form a

1 belief as to the truth of the allegations contained therein and on that basis denies each and  
2 every allegation therein contained.

3 TWELVETH CLAIM FOR RELIEF

4 73. Yi repleads and incorporates by reference, as if fully set forth again herein, the answers  
5 contained in Paragraph 1 through 44 of this Answer, and incorporates them herein as if separately replied.

6 74. Answering Paragraph 74, Yi alleges that he lacks sufficient information to form a  
7 belief as to the truth of the allegations contained therein and on that basis denies each and  
8 every allegation therein contained.

9 75. Answering Paragraph 75, Yi alleges that he lacks sufficient information to form a  
10 belief as to the truth of the allegations contained therein and on that basis denies each and  
11 every allegation therein contained.

12 76. Answering Paragraph 76, Yi alleges that he lacks sufficient information to form a  
13 belief as to the truth of the allegations contained therein and on that basis denies each and  
14 every allegation therein contained.

15 77. Answering Paragraph 77, Yi alleges that he lacks sufficient information to form a  
16 belief as to the truth of the allegations contained therein and on that basis denies each and  
17 every allegation therein contained.

18 78. Answering Paragraph 78, Yi alleges that he lacks sufficient information to form a  
19 belief as to the truth of the allegations contained therein and on that basis denies each and  
20 every allegation therein contained.

21 THIRTEENTH CLAIM FOR RELIEF

22 79. Yi repleads and incorporates by reference, as if fully set forth again herein, the answers  
23 contained in Paragraph 1 through 44 of this Answer, and incorporates them herein as if separately replied.

rately replied.

80. Answering Paragraph 80, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

81. Answering Paragraph 81, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

82. Answering Paragraph 80, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

## FOURTEEN CLAIM FOR RELIEF

83. Yi repleads and incorporates by reference, as if fully set forth again herein, the answers contained in Paragraph 1 through 44 of this Answer, and incorporates them herein as if separately replied.

84. Answering Paragraph 84, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

85. Answering Paragraph 85, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

86. Answering Paragraph 86, Yi alleges that he lacks sufficient information to form a belief as to the truth of the allegations contained therein and on that basis denies each and every allegation therein contained.

87. Answering Paragraph 87, Yi alleges that he lacks sufficient information to form a

1 belief as to the truth of the allegations contained therein and on that basis denies each and  
2 every allegation therein contained.

3 FIRST AFFIRMATIVE DEFENSE

4 (Failure to State a Claim)

5 As and for a first, separate and affirmative defense to the Complaint, and to each and  
6 every claim for relief contained therein, Yi alleges that Plaintiff's Complaint, and each of the  
7 purported causes of action contained therein, fails to state facts sufficient to constitute a cause  
8 or causes of action against Yi.

9 SECOND AFFIRMATIVE DEFENSE

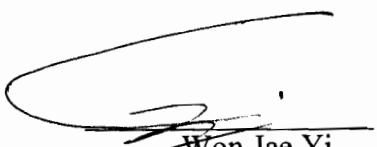
10 (Fault of Third Party)

11 As and for a second, separate and affirmative defense to the Complaint, and to each and  
12 every claim for relief contained therein, Yi alleges that if Plaintiff were found damaged it is  
13 fault of third party, not Yi.

14 WHEREFORE, Defendant prays for judgment as follows:

- 15
- 16 1. That Plaintiffs take nothing by reason of their complaint.  
17 2. Costs of Suit  
18 3. Such other relief as the Court may find just and proper.

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21 Dated: July 17, 2008

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Won Jae Yi